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viduals in proportion to the capitalized value of their temporary incomes, subject to all necessary deductions.

In the case of the life-tenant of an entailed estate, or of the life-renter of money in the funds—the property being in both cases realized—the Government would, as a matter of course, take the full amount of the tax due by that property from the person in possession, leaving the several parties interested to adjust amongst themselves their several shares of contribution, as is now done for poor-rates and other taxes, there being no good reason why the Government should be called upon to interfere in any way in the various subdivisions of the full amount of tax which must be paid by the realized property itself.

The whole question of direct taxation, in its most simple and equitable form, may be looked upon as one of insurance. In exchange for the protection of life, property, and civil rights, the people agree, as it were, to pay the State a small annual premium to insure those benefits, exactly in the same manner as is now done for an ordinary insurance of property against fire. The Fire Insurance Office asks no questions of the intended insurer as to whether he is or is not the owner in fee, or life-tenant, or lessee for a term of years, of the house and property which he wishes to insure ; neither would it be necessary for the Government (or State Insurance Office) to ask any of those gratuitous questions.

If the power of entailing estates and settling money be a privilege, which the owners will certainly not deny, they must be content to pay for the privilege as for any other luxury.

Whether an estate be in the hands of the freeholder, or in the occupation of a person whose successors have been selected beforehand, the "risk," or cost of protecting that property, is the same to the "State Insurance Office," and therefore it charges upon both the same annual insurance premium or "annual property tax."

I am, Gentlemen,

Your obedient Servant,

12, Waterloo Place, London,
22nd October, 1852.

J. HILL WILLIAMS.

UNIFORM ACTION OF THE HUMAN WILL.

To the Editors of the Assurance Magazine.

[Extract of a Letter from HERR LAZARUS, of Hamburg, dated 7th December, 1852.]

In a book recently published about Statistics from Austria (*Handbuch des Statistik des Oestereichischen Kaiserstaats*), by Joseph Hain, I found a collection of facts about the laws governing the human will; and as I think they will be of interest to you, I enclose a translation of some parts.

"Marriage is one of those social phenomena, in which the influence of the human will is of the highest consequence; marriages are most cautiously contracted: and nevertheless, even here a certain law is acting. This is proved by the results collected in Bohemia (exclusive of the army) during the period of 18 years from 1830 to 1847, as shown in the following table:—

Year.	Average Number of Marriages.	Year.	Population.
1830-32	30,007	1831	3,875,657
1833-35	32,054	1834	3,931,831
1836-38	32,200	1837	4,001,925
1839-41	33,181	1840	4,112,085
1842-44	35,243	1843	4,249,669
1845-47	35,254	1846	4,347,962
1830-47	32,990	Average, 1830-46	4,086,521

"From these observations it follows, that out of 100,000 individuals there were

In the year 1830 to 1832 on an average 774 marriages,						
"	1833	"	1835	"	815	"
"	1836	"	1838	"	805	"
"	1839	"	1841	"	807	"
"	1842	"	1844	"	829	"
"	1845	"	1847	"	811	"
"	1830	"	1847	"	807	"

making an average of 8 marriages for 1,000 individuals. This law acts even with respect to minute particulars, for the proportional numbers of marriages between bachelors and spinsters, or widowers and widows, or bachelors and widows, or widowers and spinsters, vary within very narrow limits.

Marriages contracted.				Making an Average on 1,000 Individuals—		
Average for the Year.	Between Bachelors and Spinsters.	Between Widowers and Widows.	Between Bachelors & Widows, Widowers & Spinsters.	Between Bachelors and Spinsters.	Between Widowers and Widows.	Between Bachelors & Widows, Widowers & Spinsters.
1830-32	23,148	1,294	5,565	771	43	186
1833-35	24,106	1,477	6,471	752	46	202
1836-38	24,655	1,353	6,192	766	42	192
1839-41	26,188	1,212	5,789	789	37	174
1842-44	28,178	1,244	5,821	799	36	165
1845-47	28,379	1,204	5,671	805	34	161
1830-47	25,774	1,297	5,919	781	39	180

"The law is still perceptible when we class the married under the different ages. There were, according to the ages of the male—

Year.	24 Years and under.	24-30.	30-40.	40-50.	50-60.	60 and upwards.
1830-32	7,137	10,996	7,695	2,572	1,131	476
1833-35	8,430	10,865	7,974	2,938	1,318	529
1836-38	8,292	11,298	7,915	2,999	1,265	431
1839-41	9,132	12,152	7,356	2,882	1,217	442
1842-44	8,812	12,663	9,089	3,058	1,176	445
1845-47	7,588	12,500	10,349	3,204	1,187	426
1830-47	8,232	11,746	8,396	2,942	1,216	458

according to the ages of the female—

Year.	20 Years and under.	20-24.	24-30.	30-40.	40-50.	50 and upwards.
1830-32	5,591	8,804	8,905	5,037	1,429	241
1833-35	5,681	9,828	9,281	5,245	1,708	311
1836-38	5,420	9,698	9,779	5,230	1,742	331
1839-41	5,717	10,386	10,120	4,967	1,636	355
1842-44	5,511	11,104	10,710	5,782	1,739	397
1845-47	5,013	10,341	11,343	6,351	1,774	432
1830-47	5,489	10,027	10,023	5,435	1,671	345

“From this it follows, that in 1,000 marriages the proportion of males, according to the ages, was

Year.	24 Years and under.	24-30.	30-40.	40-50.	50-60.	60 and upwards.
1830-32	238	366	256	86	38	16
1833-35	263	339	249	92	41	16
1836-38	258	351	246	93	39	13
1839-41	275	366	222	87	37	13
1842-44	250	359	258	87	33	13
1845-47	215	355	293	91	34	12
1830-47	250	356	254	89	37	14

In 1,000 marriages the proportion of females, according to the ages, was

Year.	20 Years and under.	20-40.	24-30.	30-40.	40-50.	50 and upwards.
1830-32	186	294	297	167	48	8
1833-35	177	307	289	164	53	10
1836-38	169	300	304	162	54	11
1839-41	172	313	305	150	49	11
1842-44	157	315	304	164	49	11
1845-47	142	294	322	180	50	12
1830-47	166	304	304	165	51	10

“The phenomena represented by these numbers are therefore subject to a certain law, and we will prove this with another class of phenomena. We will examine the statistical reports of crimes committed by individuals under the military jurisdiction during the period from 1826 to 1840. They are divided into crimes as so defined by civil or military law; and the legislation being the same for all parts of the Austrian empire, they give the means of judging the moral position of the soldier with respect to society in general. We need not add, that the free will of any individual is allowed to choose either the path of virtue or of crime.

Years.	Number of Persons.	Civil Crimes.	Military Crimes.
1826-30	2,137,768	35,919	25,620
1831-35	2,472,830	38,888	31,615
1836-40	2,382,480	37,506	27,427
1826-40	6,993,016	112,313	84,692

making an average on 10,000 persons,

Year.	Civil Crimes.	Military Crimes.
1826-30	168	120
1831-35	157	128
1836-40	157	115
1826-40	161	121

“ The law is still to be distinguished if we divide these two chief categories into those classes of particular crimes which occur most frequently. Among 1,000 civil crimes there were

Year.	Theft.	Fraud.	Murder and Manslaughter.	Public Violence.
1826-30	418	78	46	35
1831-36	425	77	46	36
1836-40	429	78	49	46
1826-40	424	78	47	39

Among 1,000 military crimes,

Year.	Fraud.	Theft in the Army.	Negligence in Duty of Watch.	Insubordination.
1826-30	569	162	89	74
1831-35	528	193	89	75
1836-40	419	233	111	96
1826-40	505	197	96	82